

## SBA's Network of Partners

- **Small Business Development Centers** — More than 1,100 locations at colleges and universities nationwide providing management and technical services including help with loan applications.
- **SCORE — Service Corps of Retired Executives** with more than 11,000 volunteers in nearly 400 chapters providing free, expert advice on all aspects of business.
- **Women's Business Centers** — Nationwide locations providing business training and counseling, management assistance, mentoring and access to programs and services.



**1-800 U ASK SBA**

**T**he SBA links entrepreneurs with resources, services and support specifically designed for small business needs. With more than 80 regional and district offices combined with our network of partners in cities, towns and rural communities across America, the **SBA is Your Small Business Resource.**

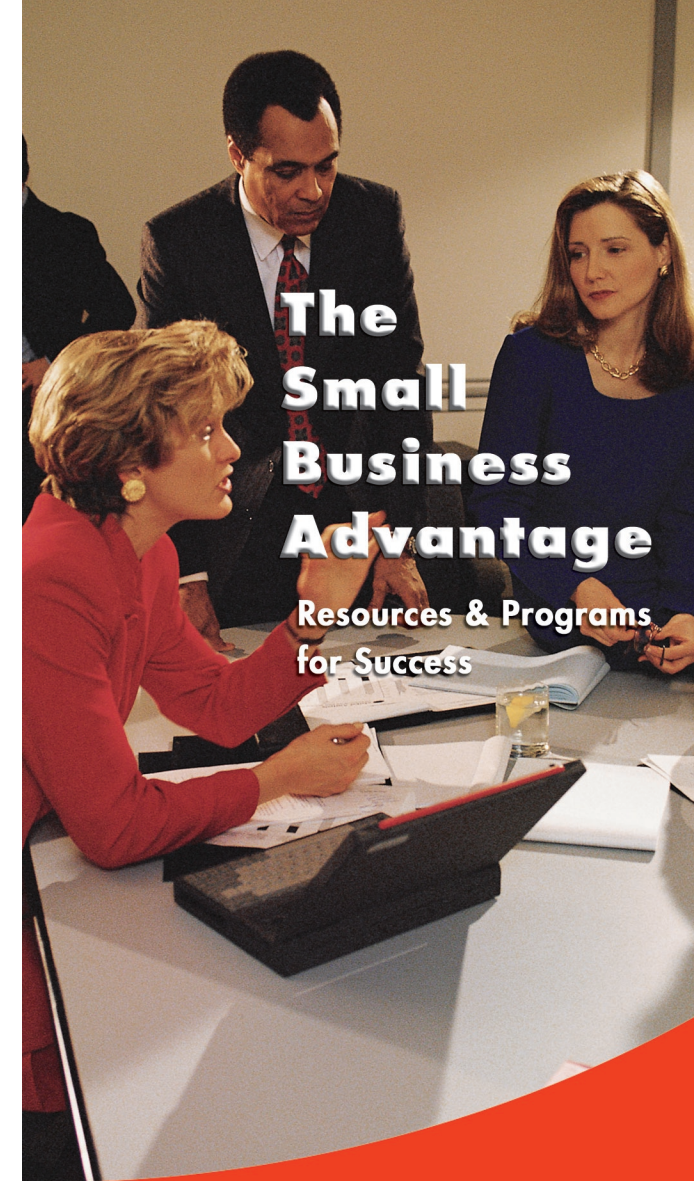
*All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.*



## SBA's Online Network

- **www.sba.gov** — Information, resources, services and online training in taxes and accounting, raising capital, franchising, marketing, advertising and more.
- **SBA's Small Business Training Network** — a virtual campus with free training courses, workshops and resources for entrepreneurs and students, making SBA's business management resources available anytime and anywhere.

**www.sba.gov**



## The Small Business Advantage

**Resources & Programs for Success**

**SBA** Your Small Business Resource  
U.S. Small Business Administration



**E**very day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.

Resources and programs targeted for small businesses provide an advantage — a leg up — necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.



**Have you explored  
the Small Business  
Advantage?**

## Starting Your Business

**Get a head start  
with experts who can help you:**

- develop a business plan,
- make contacts,
- access resources,
- complete loan applications.

**See if you qualify for  
special-emphasis programs:**

- women,
- veterans,
- Native American, and
- socially and economically disadvantaged citizens.

## Financing Your Business

**Learn about  
your financing options:**

- Loan guaranties enable financial institutions to provide loans to small businesses that would not otherwise qualify for financing.
- Major fixed-asset loans provide for the purchase of land and buildings.
- Surety bond guarantees aid small and minority construction contractors.
- Equity investing matches venture capitalists with small businesses.
- Export assistance programs allow small businesses to be part of the global economy.

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**Your Small Business Resource**

## Growing Your Business

**Consult with experts  
to identify growth opportunities:**

- funding small business expansion with loan guaranties,
- improving product diversification,
- exploring export options,
- improving marketing and sales,
- making capital investments, and
- increasing competitiveness.

## Contracting Opportunities

**Investigate federal contracting  
and subcontracting programs:**

- Special services for women, disadvantaged individuals, service-disabled veterans and others.
- Matchmaking to help small businesses link directly with federal agencies and private corporations to improve procurement prospects.
- Contracting opportunities for small businesses in distressed or historically underutilized business zones called HUBZones.

## Recovering From Disaster

Low-interest loans help businesses and individuals in declared disaster areas recover as quickly as possible. Loans are available to:

- restore primary residences,
- repair or replace uninsured personal property,
- recover from economic injury, and
- help when an owner or key employee is part of a national call-up of the Reserves.

## Your Voice in Government

The SBA's Office of Advocacy is the independent voice for the small business community inside the federal government, working to ensure rules and regulations do not unfairly affect small entities.

The office also provides research, develops policies and proposes legislation to help small businesses succeed.

If you feel your small business is subject to unfair audits, fines or regulatory enforcement, the SBA's Office of the National Ombudsman may be able to help. The Ombudsman also holds hearings around the country and reports to Congress on federal regulatory fairness.